Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main (Official Form 1) (10/06) Document Page 1 of 54

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Rogers, Lilleta Noranna Rogers, Gregory Durand All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-5424 xxx-xx-9907 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 527 Irving Place 527 Irving Place University Park, IL University Park, IL ZIP CODE ZIP CODE 60466 60466 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Will Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 527 Irving Place 527 Irving Place University Park, IL University Park, IL ZIP CODE ZIP CODE 60466 60466 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor (Form of Organization) **Chapter of Bankruptcy Code Under Which Nature of Business** (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Individual (includes Joint Debtors) Chapter 9 in 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank Nature of Debts (Check one box) entities, check this box and state type Other of entity below.) ✓ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts **Tax-Exempt Entity** § 101(8) as "incurred by an (Check box, if applicable.) individual primarily for a Debtor is a tax-exempt organization personal, family, or houseunder Title 26 of the United States hold purpose. Code (the Internal Revenue Code). **Chapter 11 Debtors** Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Debtor's aggregate noncontigent liquidated debts (excluding debts owed to unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. insiders or affiliates) are less than \$2 million. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. \S 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 1 000-5 001-10 001-25 001-50 001-**OVFR** 50-100-200-25.000 49 99 199 999 5 000 10 000 50,000 100,000 100,000 \square Estimated Assets □ \$0 to \$1 million to \$10,000 to \$100,000 **☑** \$100,000 to \$1 million More than \$100 million \$10,000 \$100 million Estimated Debts \$1 million to \$100 million More than \$100 million

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 2 of 54 (Official Form 1) (10/06) FORM B1, Page 2 **Gregory Durand Rogers** Name of Debtor(s): **Voluntary Petition** Lilleta Noranna Rogers (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit B **Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). X /s/ Steven A. Wade 03/26/2007 Steven A. Wade Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. \square Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

(Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

petition.

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

V 1 4 P 4'4'	Crosery Durend Begge
Voluntary Petition	Name of Debtor(s): Gregory Durand Rogers Lilleta Noranna Rogers
(This page must be completed and filed in every case)	Ellieta Norallila Rogers
Sigr	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is	I declare under penalty of perjury that the information provided in this petition is true
true and correct.	and correct, that I am the foreign representative of a debtor in a foreign proceeding,
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	and that I am authorized to file this petition.
11, 12 or 13 of title 11, United States Code, understand the relief available under	
each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 0.5.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code,	Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in
specified in this petition.	accordance with the chapter of title 11 specified in this petition. A certified copy
	of the order granting recognition of the foreign main proceeding is attached.
X /s/ Gregory Durand Rogers	
Gregory Durand Rogers	X
✓ /s/ Lilleta Noranna Rogers	(Signature of Foreign Representative)
X /s/ Lilleta Noranna Rogers Lilleta Noranna Rogers	(orginatare of Foreign Representative)
Telephone Number (If not represented by an attorney)	(Printed Name of Foreign Representative)
03/26/2007	
Date	(Date)
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as
X /s/ Steven A. Wade	defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and
Steven A. Wade Bar No. 06271068	have provided the debtor with a copy of this document and the notices and
	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules
HAW Ford Land Coming Plan	or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a
UAW Ford Legal Services Plan	maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document
1579 Huntington Dr. Calumet City, Il 60409	for filling for a debtor or accepting any fee from the debtor, as required in that
Calumet City, ii 00409	section. Official Form 19B is attached.
Phone No.(708) 868-7520 Fax No.(708) 868-7527	Printed Name and title, if any, of Bankruptcy Petition Preparer
03/26/2007	Timod riamo dila moj il diliji di gamapoj i omoni ropalo.
Date	Social Security number (If the bankruptcy petition preparer is not an individual,
	state the Social Security number of the officer, principal, responsible person or
	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	-
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is	
true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
the debter.	Address
The debtor requests relief in accordance with the chapter of title 11, United States	
Code, specified in this petition.	X
	Date
X	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or
	partner whose Social Security number is provided above.
	Names and Social Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not
	an individual:
Title of Authorized Individual	
	If more than one person prepared this document attach additional chaots
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 4 of 54

Form B6A (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
527 Irving Place, University Park, IL	fee simple	J	\$121,900.00	\$97,000.00
	To	tal:	\$121,900.00	

(Report also on Summary of Schedules)

Form B6B (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	J	\$25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,		TCF Bank Checking Acct 8876291567	J	\$30.00
thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		First United Bank Checking Acct # 40114685	W	\$600.00
		Illiana Federal Credit Union Savings Acct # 284976	W	\$200.00
		TCF Bank Checking Acct # 3875569002	J	\$100.00
		Heights Auto Workers Credit Union Savings Acct # 3366	Н	\$260.00
		Harris Bank Checking Acct # 8364056740	J	\$25.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods & furnishings	J	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		Necessary wearing apparel	J	\$250.00

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 6 of 54

Form B6B-Cont. (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		ERISA qualified plan not included in Bankruptcy estate per Patterson v. Shumate, 504 US 753(1992)	J	\$0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	X			

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 7 of 54

Form B6B-Cont. (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 8 of 54

Form B6B-Cont. (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Lincoln Towncar	J	\$10,000.00
and other vericles and accessories.		1997 Ford Conversion Van	н	\$5,000.00
		2006 Ford 500	J	\$20,000.00
26. Boats, motors, and accessories.		2001 Tracker Mercury Boat	J	\$5,000.00
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	х			

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 9 of 54

Form B6B-Cont. (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
	(if known)

\$42,490.00

Total >

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 10 of 54

Form B6C (10/05)

In re Gregory Durand Rogers Lilleta Noranna Rogers

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
527 Irving Place, University Park, IL	735 ILCS 5/12-901	\$30,000.00	\$121,900.00
Cash on hand	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
TCF Bank Checking Acct 8876291567	735 ILCS 5/12-1001(b)	\$30.00	\$30.00
First United Bank Checking Acct # 40114685	735 ILCS 5/12-1001(b)	\$600.00	\$600.00
Illiana Federal Credit Union Savings Acct # 284976	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
TCF Bank Checking Acct # 3875569002	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Heights Auto Workers Credit Union Savings Acct # 3366	735 ILCS 5/12-1001(b)	\$260.00	\$260.00
Harris Bank Checking Acct # 8364056740	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Household goods & furnishings	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Necessary wearing apparel	735 ILCS 5/12-1001(a), (e)	\$250.00	\$250.00
ERISA qualified plan not included in Bankruptcy estate per Patterson v. Shumate, 504 US 753 (1992)	735 ILCS 5/12-1006	\$0.00	\$0.00
		\$32,490.00	\$124,390.00

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 11 of 54

Form B6C-Cont. (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption			
2000 Lincoln Towncar	735 ILCS 5/12-1001(c)	\$4,800.00	\$10,000.00			
1997 Ford Conversion Van	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$0.00 \$5,000.00	\$5,000.00			
2006 Ford 500	735 ILCS 5/12-1001(c)	\$0.00	\$20,000.00			
2001 Tracker Mercury Boat	735 ILCS 5/12-1001(b)	\$0.00	\$5,000.00			
		\$42,290.00	\$164,390.00			

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 12 of 54

Official Form 6D (10/06)

In re **Gregory Durand Rogers** Lilleta Noranna Rogers

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	JA 11	ucb	tor rias rio create	is notaling secured claims				on this concade L	·
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT,	DAT INCUI OI DESC PROP	E CLAIM WAS RRED, NATURE F LIEN, AND CRIPTION AND VALUE OF ERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:			DATE INCURRED: NATURE OF LIEN:	2006					
Ford Motor Credit PO Box 537901 Livonia MI 48153-7901		J	PMSI COLLATERAL: 2006 Ford 500 REMARKS:					\$27,860.00	\$7,860.00
			VALUE:	\$20,000.00	-				
ACCT #: 092-074-0004424	+		DATE INCURRED: NATURE OF LIEN:	\$20,000.00 2005	\dagger				
TCF Bank 500 W. Joliet Rd Willowbrook, IL 60527		J	Mortgage COLLATERAL: 527 Irving Place REMARKS:	, University Park, IL				\$97,000.00	
			VALUE:	\$121,900.00					
	•	•	•	Subtotal (Total of this	_		- 1-	\$124,860.00	\$7,860.00
Nocontinuation sheets attache	Ч			Total (Use only on last	pag	ge)	> [\$124,860.00 (Report also on	\$7,860.00 (If applicable,
continuation sheets attache	u							(Izehorraiso ou	(ii applicable,

(Report also on Summary of

Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

Document

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Page 13 of 54

Official Form 6E (10/06)

In re **Gregory Durand Rogers** Lilleta Noranna Rogers

Case No.	
	(If Known)

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	No continuation sheets attached

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 14 of 54

Official Form 6F (10/06)

In re Gregory Durand Rogers
Lilleta Noranna Rogers

Case No.		
•	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: 3723-729638-91000 American Express PO Box 7863 Ft. Lauderdale, FL 33329-7863		w	DATE INCURRED: CONSIDERATION: credit card REMARKS:				\$1,659.00
ACCT #: 3725-303822-91009 American Express PO Box 7863 Ft. Lauderdale, FL 33329-7863		J	DATE INCURRED: 1997 CONSIDERATION: credit card REMARKS:				\$7,052.00
Representing: American Express			GC Services Limited 6330 Gulfton Houston, TX 77081				Notice Only
Representing: American Express			NCO Financial Systems, Inc. 1804 Washington Blvd Mailstop 450 Dept 03 Baltimore, MD 21230				Notice Only
ACCT #: 4417-1684-1832-0028 AOL Visa PO Box 15298 Wilmington, DE 19850-5298		н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: 2005				\$6,993.00
ACCT #: 66013855-03 Aqua Illinois 1000 S. Schuyler Ave Kankakee, IL 60901-0152		J	DATE INCURRED: 2006 CONSIDERATION: utilities REMARKS:				\$147.00
6continuation sheets attached		(Re _l	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Relat	edu le, c	ota ile l on tl	l > F.) he	>)) e

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 15 of 54

Official Form 6F (10/06) - Cont.

In re Gregory Durand Rogers
Lilleta Noranna Rogers

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) ACCT #: 5046620211479753 Arrow Financial Services (Whitehall)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. DATE INCURRED: CONSIDERATION: Collection DATE CLAIM WAS INCURRED 2005	TNEGNITNOC	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM \$1,605.00
5996 W. Touhy Ave. Niles, IL 60714		J	REMARKS:				
Representing: Arrow Financial Services (Whitehall)			Freedman Anselmo Lindberg & Rappe 1807 West Diehl Road Ste 333 PO Box 3228 Naperville, IL 60566-7228				Notice Only
ACCT #: 5480-4300-0038-3585 Atlantic Credit & Finance c/o John P. Frye, P.C. PO Box 13665 Roanoke, VA 24036-3665		w	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$4,851.00
ACCT #: 554-790-824-3 BP Amoco 689014 Des Moines, IA 50368-9014		w	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$794.00
ACCT #: 13548197060600887 CACH, LLC, formerly Providian c/o Pentagroup Financial, LLC 5959 Corporate Drive Ste 1400 Houston, TX 77036		н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: 2005				\$5,531.00
ACCT#: 4388-6412-9593-3639 Capital One PO Box 5155 Norcross, GA 30091		н	DATE INCURRED: 2006 CONSIDERATION: credit card REMARKS:				\$3,168.00
Sheet no. 1 of 6 continuation she Schedule of Creditors Holding Unsecured Nonpriority (ns	hed to (Use only on last page of the completed Sport also on Summary of Schedules and, if applications Statistical Summary of Certain Liabilities and Re	ched able,	Γota ule on t	l > F.) he	\$15,949.00

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 16 of 54

Official Form 6F (10/06) - Cont. In re Gregory Durand Rogers Lilleta Noranna Rogers

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) ACCT #: 4305-7221-1694-7725	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE INCURRED: 2005	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
Capital One PO Box 5155 Norcross, GA 30091		н	CONSIDERATION: Credit card REMARKS:				\$2,113.00
ACCT #: 5424-1808-4915-1433 Citi Platinum Select Card Box 6000 The Lakes NV 89163-6000		н	DATE INCURRED: 2005 CONSIDERATION: Credit Card REMARKS:				\$8,293.00
ACCT #: 5424-1808-7642-8886 Citi Platinum Select Card Box 6000 The Lakes NV 89163-6000		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$7,978.00
ACCT #: 7993641 Citibank c/o Bureau of Collection Recovery, Inc. 7575 Corporate Way Eden Prairie, MN 55344		н	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$1,601.00
ACCT #: 1776677001 Com Ed Bill Payment Center Chicago, IL 60668-0001		н	DATE INCURRED: CONSIDERATION: utilities REMARKS:				\$368.00
ACCT #: 6011-0070-4021-4669 Discover PO Box 15192 Wilmington DE 19850-5192	-	н	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,702.00
Sheet no2 of6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S (Use only on last page of the completed Sc port also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hedi ole, d	otal ule l on ti	l > F.) he	

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 17 of 54

Official Form 6F (10/06) - Cont. In re Gregory Durand Rogers Lilleta Noranna Rogers

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT#: 6032-2033-8073-8202 GE Money Bank PO Box 530927 Atlanta, GA 30353-0927	-	w	DATE INCURRED: CONSIDERATION: Collection REMARKS:				\$938.00
Representing: GE Money Bank			NCO Financial Systems, Inc. PO Box 61247 Dept 64 Virginia Beach, VA 23462				Notice Only
ACCT #: 8364056740 Harris Bank PO Box 94033 Palatine, IL 60094-4033		J	DATE INCURRED: 1995 CONSIDERATION: overdraft protection loan REMARKS:				\$434.00
ACCT#: 415901-08-103103-9 HFC 104 Town Center Road Matteson, IL 60443	-	w	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$8,958.00
ACCT #: 6004300901013281 Household c/o Arrow Financial 5996 W. Touhy Ave Niles, IL 60714	-	J	DATE INCURRED: 2005 CONSIDERATION: Collection REMARKS:				\$3,310.00
ACCT#: 3-034-063-478 Marshall Fields PO Box 406 Lorain, OH 44055		н	DATE INCURRED: 2005 CONSIDERATION: Credit Card REMARKS:				\$1,355.00
Sheet no. 3 of 6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S (Use only on last page of the completed Sc port also on Summary of Schedules and, if applicat Statistical Summary of Certain Liabilities and Rela	nedi le, d	ota ule l on t	l > F.) he	

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 18 of 54

Official Form 6F (10/06) - Cont. In re Gregory Durand Rogers Lilleta Noranna Rogers

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 43-724-936-475-0 Marshall Fields PO Box 8274 Mason, OH 45040		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,409.00
Representing: Marshall Fields			Macy's 111 Boulder Industrial Drive Bridgeton, MO 63044				Notice Only
ACCT #: 5329-0394-8705-5775 MBNA America PO Box 15026 Wilmington DE 19850-5026		J	DATE INCURRED: 2000 CONSIDERATION: credit card REMARKS:				\$9,867.00
ACCT #: 4465-6801-0044-3901 Providian Bank c/o Pentagroup Financial 5959 Corporate Drive Ste 100 Houston, TX 77036		н	DATE INCURRED: 1992 CONSIDERATION: Credit Card REMARKS: Pentagroup's Account No. CACH- 13548197060600887				\$6,397.00
ACCT#: 771-4-10-0734541279 Sam's Club PO Box 981064 El Paso, TX 79998-1064		w	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$2,090.00
Representing: Sam's Club			GE Money Bank PO Box 981064 El Paso, TX 79998-1064				Notice Only
Sheet no. 4 of 6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S (Use only on last page of the completed Soport also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hedi ole, d	ota ule l on t	l > F.) he	\$19,763.00

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 19 of 54

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 144-362-118 Shell Credit Card Center PO Box 689151 Des Moines, IA 50368-9151		н	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$709.00
ACCT#: 5770-9162-0761-7629 Spiegel Charge FCNB Po Box 9204 Old Bethpage, NY 11804	-	w	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$225.00
ACCT #: 4352-3783-4178-8608 Target National Bank PO Box 1581 Minneapolis, MN 55440-1581		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,041.00
ACCT #: 9-204-771-013-90 Target National Bank PO Box 1581 Minneapolis, MN 55440-1581		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$183.00
ACCT #: 5480-4300-0038-3585 Union Plus PO Box 80027 Salinas, CA 93912-0027	-	J	DATE INCURRED: 1998 CONSIDERATION: Credit Card REMARKS:				\$4,376.00
ACCT #: 4428-2819-6204-7165 US Bank Visa PO Box 6335 Fargo, ND 58125-6335		w	DATE INCURRED: 2005 CONSIDERATION: Credit Card REMARKS:				\$9,962.00
Sheet no. <u>5</u> of <u>6</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S (Use only on last page of the completed Scoort also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hedi ole, d	ota ule l on t	l > F.) he	

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 20 of 54

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: US Bank Visa			Messerli & Kramer 3033 CAmpus Drive Ste 250 Plymouth, Minnesota 55441				Notice Only
ACCT #: 7001321103016493 Value City Dept Store PO Box 17298 Baltimore, MD 21297-1298		w	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:				\$441.00
ACCT #: 6032-2074-8000-6444 Wal Mart PO Box 981064 El Paso, TX 79998-1064		н	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$382.00
ACCT #: 6032-2033-7083-8202 Wal Mart PO Box 981064 El Paso, TX 79998-1064		w	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$888.00
ACCT #: 22438743-346-271-RB2 Washington Mutual c/o I.C. System 444 Highway 96 East Box 64887 St. Paul, MN 55164-0887		J	DATE INCURRED: 2005 CONSIDERATION: Collection REMARKS:				\$5,479.00
ACCT #: 42736961 Wells Fargo Card Services, Inc. 17645 S. Torrence Lansing, II 60438-4839		н	DATE INCURRED: 2005 CONSIDERATION: credit card REMARKS:				\$814.00
Sheet no. 6 of 6 continuation sh			I hed to S	ubto	tal	>	\$8,004.00
Schedule of Creditors Holding Unsecured Nonpriority (Claim		(Use only on last page of the completed Sc port also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hedi ole, d	on t	F.) he	

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 21 of 54

Form B6G (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.		
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 22 of 54

Form B6H (10/05)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

lisclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m). ☑ Check this box if debtor has no codebtors.				
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR			

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 23 of 54

Official Form 6I (10/06)

In re **Gregory Durand Rogers Lilleta Noranna Rogers**

Case No.	
_	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
Married	Relationship: Son Age: 13	Relationsh	ip:	Age:
Employment	Debtor	Spouse		
Occupation Name of Employer How Long Employed Address of Employer	autoworker Ford Motor Company 37 years 1000 E. Lincoln Hwy Chicago Hts, II 60411	16 years 698 Burnh	Jniversity Park	
INCOME: (Estimate of a	verage or projected monthly income at tin	ne case filed)	DEBTOR	<u>SPOUSE</u>
	, salary, and commissions (Prorate if not paid	monthly)	\$5,650.67	\$2,732.68
Estimate monthly over the control of the co	ertime		\$0.00	\$0.00
3. SUBTOTAL	NIOTION O		\$5,650.67	\$2,732.68
b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) i. Other (Specify) j. Other (Specify) k. Other (Specify) K. Other (Specify) TOTAL NET MONTH Regular income from Income from real progenity and dividend Income, maintenance that of dependents list	/oluntary / Mandatory 101 k loan ROLL DEDUCTIONS LY TAKE HOME PAY operation of business or profession or farm (a perty see or support payments payable to the debtor to	·	\$1,159.63 \$350.31 \$81.94 \$171.54 \$64.70 \$282.53 \$666.42 \$0.00 \$0.00 \$0.00 \$0.00 \$2,777.07 \$2,873.60 \$0.00 \$0.00 \$0.00 \$0.00	\$199.92 \$169.42 \$39.62 \$206.60 \$35.54 \$122.98 \$0.00 \$0.00 \$0.00 \$0.00 \$774.08 \$1,958.60 \$0.00 \$0.00 \$0.00 \$0.00
12. Pension or retiremen 13. Other monthly income a. State of Illinois			\$0.00 \$0.00 \$444.00	\$0.00 \$0.00 \$0.00
b.			\$0.00	\$0.00
c			\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$444.00	\$0.00
	Y INCOME (Add amounts shown on lines 6 a	nd 14)	\$3,317.60	\$1,958.60
	GE MONTHLY INCOME: (Combine column to	•	-	276.20
		(Poport also on Sur	·	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 24 of 54

Official Form 6J (10/06)

IN RE: Gregory Durand Rogers
Lilleta Noranna Rogers

CASE NO

CHAPTER 13

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time cayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sch labeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$280.00
b. Water and sewer	\$72.00
c. Telephone	\$145.00
d. Other: cable	\$60.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food 5. Clothing	\$500.00 \$100.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$50.00
8. Transportation (not including car payments)	\$425.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$47.00
b. Life	\$191.00
c. Health d. Auto	\$143.00
e. Other:	φ143.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$300.00
Specify: Property Taxes	φοσο.σσ
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: 2006 Ford Five Hundred	\$557.20
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	Ф000 00
15. Payments for support of add'l dependents not living at your home: mother16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$300.00
17.a. Other: See attached personal expenses	\$446.00
17.b. Other:	ψ110.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,866.20
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$5,276.20
b. Average monthly expenses from Line 18 above	\$3,866.20
c. Monthly net income (a. minus b.)	\$1,410.00

Document Page 25 of 54
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: Gregory Durand Rogers

Lilleta Noranna Rogers

CASE NO

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
tuition personal grooming bank fees & stamps		\$366.00 \$40.00 \$40.00
	Total >	\$446.00

Official Form 6 - Summary (10/06)

Document Page 26 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Gregory Durand Rogers CASE NO

Lilleta Noranna Rogers

CHAPTER 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$121,900.00		
B - Personal Property	Yes	5	\$42,490.00		
C - Property Claimed as Exempt	Yes	2		l	
D - Creditors Holding Secured Claims	Yes	1		\$124,860.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$125,113.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,276.20
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,866.20
	TOTAL	22	\$164,390.00	\$249,973.00	

Official Form 6 - Statistical Summary (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Gregory Durand Rogers
Lilleta Noranna Rogers

CASE NO

CHAPTER 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$5,276.20
Average Expenses (from Schedule J, Line 18)	\$3,866.20
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$9,029.59

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$7,860.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$125,113.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$132,973.00

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 28 of 54

Official Form 6 - Declaration (10/06) In re Gregory Durand Rogers Lilleta Noranna Rogers

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read t	he foregoing summary and schedules, consisting	g of 24
sheets, and that they are true and correct to the best of		I shown on summary page as attached plus 2.)
Date 03/26/2007	Signature // Signature // Signature // Gregory Durand Rogers	
Date <u>03/26/2007</u>	Signature /s/ Lilleta Noranna Rogers Lilleta Noranna Rogers	
	[If joint case, both spouses must sign.]	

Official Form 7 (10/05)

Document Page 29 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Gregory Durand Rogers	Case No.	
	Lilleta Noranna Rogers		(if known)

		STATEMENT OF FINANCIAL AFFAIRS	
None	State the gross amount of income the deptor has received from employment, trade, or profession, or from operation of the deptor's business.		
	AMOUNT	SOURCE	
	\$128,745.00	2005 Employment	
	\$119,158.00	2006 Employment	
	\$16,455.00	2007 employment ytd	
None	2. Income other than	from employment or operation of business	
State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business do two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)			
	AMOUNT	SOURCE	
	\$5,328.00	2005 State of Illinois	
	\$5,328.00	2006 State of Illinois	
	\$1,332.00	2007 State of Illinois ytd	

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont. (10/05)

Document Page 30 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

(if known)

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

In re:	Gregory Durand Rogers	Case No.
	Lilleta Noranna Rogers	

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 1
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
	DATE OF PAYMENT,

NAME OF PAYER IF NAME AND ADDRESS OF PAYEE OTHER THAN DEBTOR

Sept 2006

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10. Other transfers

Greenpath

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont. (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Gregory Durand Rogers
	Lilleta Noranna Rogers

Case No.	
	(if known)

or

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust
None	similar device of which the debtor is a beneficiary.
$\overline{\mathbf{A}}$,

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Official Form 7 - Cont. (10/05)

Document Page 32 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Gregory Durand Rogers
	Lilleta Noranna Rogers

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17	Fnviro	nmental	Inforr	nation
		n ii i i C i i lai		паноп

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Official Form 7 - Cont. (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Gregory Durand Rogers
	Lilleta Noranna Rogers

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

	ali	ectly to the signature page.)
	19	9. Books, records and financial statements
None	а	List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kent or supervised the

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None 2

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None

✓

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Official Form 7 - Cont. (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

Non

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None √

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

Official Form 7 - Cont. (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Gregory Durand Rogers
Lilleta Noranna Rogers

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date 03/26/2007	Signature	/s/ Gregory Durand Rogers Gregory Durand Rogers			
Date <u>03/26/2007</u>	Signature of Joint Debtor (if any)	/s/ Lilleta Noranna Rogers Lilleta Noranna Rogers			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

Case 07-05316 Doc 1 Filed 03/26/07

Document

Page 36 of 54

Entered 03/26/07 10:06:01 Desc Main

Official Form 22C (Chapter 13) (10/06) In re: Gregory Durand Rogers Lilleta Noranna Rogers

Case Number:

☐ The applicable commitment period is 3 years.

Disposable Income is determined under § 1325(b)(3). Disposable Income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

According to the calculations required by this statement:

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Marital/filling status. Check the box that applies and complete the balance of this part of this statement as directed.		Part I. REPORT OF INCOME					
Londarried Complete only Column A ("Debtor's income") for Lines 2-10. D. Married Complete both Column A ("Debtor's income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. Column B Debtor's income		Mar				s statement as dire	cted.
All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. 2. Gross wages, salary, tips, bonuses, overtime, commissions. 1. Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 0. Do not enter a number less than zero. 2. Income less than zero. 3. Income less than zero. 3. Ordinary and necessary business expenses some subtract Line b from Line a sa deduction in Part IV. 4. In the six sincome subtract Line b from Line a deduction in Tart IV. 5. Ordinary and necessary business expenses entered on Line b as a deduction in Tart IV. 6. Rent and other real property income. Subtract Line b from Line a more less than zero. 8. Do not include any part of of the operating expenses entered on Line b as a deduction in Tart IV. 8. Column B source in the appropriate column(s) of Line 4. Do not enter a number less than zero. 9. Do rodinary and necessary operating expenses entered on Line b as a deduction in Tart IV. 8. Colomary and necessary operating expenses source on Line b as a deduction in Tart IV. 8. Do rodinary and necessary operating expenses source on Line b as a deduction in Tart IV. 9. Colomary and necessary operating expenses source on Line b as a deduction in Tart IV. 9. Do rodinary and necessary operating expenses source on Line b as a deduction in Tart IV. 9. Do rodinary and necessary operating expenses source on Line b as a deduction in Tart IV. 9. Do rodinary and necessary operating expenses source on Line b from Line a source on a spongent in Column and retirement income. 9. Source in Line and the source of the debtor's dependents, including child or spousal support. 9. Do not include amounts paid by							
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5 Interest, dividends, and royalties. 6 Pension and retirement income. 7 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse. 8 Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Unemployment compensation claimed to be a benefit under the Social Security Act Unemployment compensation latimed to be a benefit under the Social Security Act Unemployment compensation latimed to be a sources on a separate page. Total and enter on Line 9. DO NOT INCLUDE any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. 10 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). 11 Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59		b.	Ordinary and necessary operating expenses	\$0.00	\$0.00		
Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse. Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. DO NOT INCLUDE any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. 3. State of Illinois Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59		c.	Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00
Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse. Unemployment compensation Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act	5	Inte	rest, dividends, and royalties.		•	\$0.00	\$0.00
Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B has been completed, add Lines 2 through 9 in Column B has been completed, add Lines 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, add Lines 10, Column A, and, if Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A, and, if Column A to Line 10, Column B, and enter the amount from Line 10, \$9,029.59	6					\$0.00	\$0.00
Do not include amounts paid by the debtor's spouse. Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act \$0.00 \$0	7					\$0.00	\$0.00
However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act So.00	'			including child of	spousai support.	ψυ.υυ	Ψ0.00
spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. DO NOT INCLUDE any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. State of Illinois b. \$444.00 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59		· · · · · · · · · · · · · · · · · · ·					
compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. DO NOT INCLUDE any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. State of Illinois b. Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59							
Unemployment compensation claimed to be a benefit under the Social Security Act So.00	8	·					
Benefit under the Social Security Act \$0.00 \$0.00 \$0.00 \$0.00			•				
Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. DO NOT INCLUDE any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. State of Illinois b. \$444.00 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59		benefit under the Social Security Act			·		
sources on a separate page. Total and enter on Line 9. DO NOT INCLUDE any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. State of Illinois b. \$444.00 \$444.00 \$0.00 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). \$6,182.74 \$2,846.85 Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10,				•	*	\$0.00	\$0.00
received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. State of Illinois b. \$444.00 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59							
9 crime against humanity, or as a victim of international or domestic terrorism. a. State of Illinois b. Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59		' ' '					
a. State of Illinois b. Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59	0						
b. Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59	9	a State of Illinois \$444.00					
\$444.00 \$0.00 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 \$6,182.74 \$2,846.85 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59							
Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 \$6,182.74 \$2,846.85 through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59		<u></u>				\$444.00	\$0.00
through 9 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59	10	Sub	total. Add Lines 2 thru 9 in Column A. and. if Colum	mn B is completed.	add Lines 2	<u> </u>	
and enter the total. If Column B has not been completed, enter the amount from Line 10, \$9,029.59	_ 10				φυ, 102.74	φ ∠ ,040.00	
	4.1					4	
I Column A. ■	and enter the total. If Column B has not been completed, enter the amount from Line 10 Column A.			nt trom line 10,	\$9	,029.59	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD			
12	Enter the amount from Line 11.	\$9,029.59	
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.		
14	Subtract Line 13 from Line 12 and enter the result.	\$9,029.59	
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$108,355.08	
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: b. Enter debtor's household size:3	\$64,184.00	
	Application of § 1325(b)(4). Check the applicable box and proceed as directed.		
17	The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.		
	The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commis 5 years" at the top of page 1 of this statement and continue with this statement.	nitment period	

	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOM	1E		
18	Enter the amount from Line 11.	\$9,029.59		
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.			
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result. \$9,029.59			
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result. \$108,355.08			
22	Applicable median family income. Enter the amount from Line 16. \$64,184.00			
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. ✓ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.			

Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)			
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)		
24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$1,368.00	
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$415.00	

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Page 38 of 54 Document Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO. 25B IRS Housing and Utilities Standards; mortgage/rent Expense \$1,249.00 b. Average Monthly Payment for any debts secured by your home, if \$992.00 any, as stated in Line 47 Net mortgage/rental expense Subtract Line b from Line a. \$257.00 Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis 26 for your contention in the space below: Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. 27 Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. \square 0 \square 1 Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This \$410.00 information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) **☑** 1 ☐2 or more Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the 28 Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO. IRS Transportation Standards, Ownership Costs, First Car \$471.00 Average Monthly Payment for any debts secured by Vehicle 1, as b. \$464.33 stated in Line 47 Subtract Line b from Line a. \$6.67 c. Net ownership/lease expense for Vehicle 1 Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from 29

(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.

a. IRS Transportation Standards, Ownership Costs, Second Car
b. Average Monthly Payments for debts secured by Vehicle 2, if any, as stated in Line 47
c. Net ownership/lease expense for Vehicle 2

Subtract Line b from Line a.

Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.

Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union

dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS NON-MANDATORY

\$227.17

\$2,076.16

31

401(K) CONTRIBUTIONS.

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 39 of 54

	Document Page 39 of 54 Other Necessary Expenses: life insurance. Enter average monthly prem	iums that you actually pay for	
32	term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR		
	DEPENDENTS, FOR WHOLE LIFE, OR FOR ANY OTHER FORM OF INSURANCE.		
	Other Necessary Expenses: court-ordered payments. Enter the total mo		
33	required to pay pursuant to court order, such as spousal or child support pay		\$0.00
	PAYMENTS ON PAST DUE SUPPORT OBLIGATIONS INCLUDED IN LINE		40.00
	Other Necessary Expenses: education for employment or for a physical Enter the total monthly amount that you actually expend for education that is		
34	and for education that is required for a physically or mentally challenged depe		\$0.00
	public education providing similar services is available.		
35	Other Necessary Expenses: childcare. Enter the average monthly amount		\$0.00
	childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT IN EDUCATIONAL PAYMENTS.	ICLUDE OTHER	
	Other Necessary Expenses: health care. Enter the average monthly amo	unt that you actually expend on	
36	health care expenses that are not reimbursed by insurance or paid by a health		\$50.00
	INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS	ACCOUNTS LISTED IN LINE 39.	\$30.00
	Other Necessary Expenses: telecommunication services. Enter the ave		
37	actually pay for telecommunication services other than your basic home telep phones, pagers, call waiting, caller id, special long distance, or internet service		\$440.00
	for your health and welfare or that of your dependents. DO NOT INCLUDE A		\$110.00
	DEDUCTED.		
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 t	hrough 37.	\$5,231.00
	Subpart B: Additional Expense Deductions	• ,	
	Note: Do not include any expenses that you hav Health Insurance, Disability Insurance, and Health Savings Account Exp		
	average monthly amounts that you actually pay for yourself, your spouse, or		
20	categories.		
39	a. Health Insurance	\$223.82	
	b. Disability Insurance	\$20.64	
	c. Health Savings Account	\$0.00	004440
	Continued contributions to the care of household or family members. E	Total: Add Lines a, b and c	\$244.46
	that you will continue to pay for the reasonable and necessary care and supp	ort of an elderly, chronically	
40	ill, or disabled member of your household or member of your immediate famil	y who is unable to pay for	\$300.00
	such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.		
41	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other		**
	applicable federal law. The nature of these expenses is required to be kept of		\$0.00
	Home energy costs. Enter the average monthly amount, in excess of the al	lowance specified by IRS Local	
42	Standards for Housing and Utilities, that you actually expend for home energy		
72	YOUR CASE TRUSTEE WITH DOCUMENTATION DEMONSTRATING THAT CLAIMED IS REASONABLE AND NECESSARY.	T THE ADDITIONAL AMOUNT	
	Education expenses for dependent children under 18. Enter the average	monthly expenses that you	
	actually incur, not to exceed \$125 per child, in providing elementary and second		
43	dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH		
	DOCUMENTATION DEMONSTRATING THAT THE AMOUNT CLAIMED IS REASONABLE AND		\$125.00
	NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STAND		
	Additional food and clothing expense. Enter the average monthly amount expenses exceed the combined allowances for food and apparel in the IRS N		
44	exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or		
	from the clerk of the bankruptcy court.) YOU MUST PROVIDE YOUR CASE		
	DOCUMENTATION DEMONSTRATING THAT THE ADDITIONAL AMOUNT NECESSARY.	CLAIMED IS REASONABLE AND	
	Continued charitable contributions. Enter the amount that you will continu	e to contribute in the form of	* 0.00
cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).			\$0.00
	cash of financial instruments to a charitable organization as defined in 26 0.3). O. 3 11 0(0)(1) (-).	
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lin		\$669.46

Document Page 40 of 54 **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on 47 a separate page. Name of Creditor Property Securing the Debt 60-month Average Payment 2006 Ford 500 **Ford Motor Credit** \$464.33 **TCF Bank** 527 Irving Place, University Par \$992.00 b. c. Total: Add Lines a, b and c \$1,456.33 Other payments on secured claims. If any of the debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or 48 foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount a. b. c. Total: Add Lines a. b and c \$0.00 Payments on priority claims. Enter the total amount of all priority claims (including priority child support 49 \$0.00 and alimony claims), divided by 60. Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. \$1.410.00 50 Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This 6.5% information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b \$91.65 51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. \$1,547.98 Subpart D: Total Deductions Allowed under § 707(b)(2) Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 38, 46 and 51. 52 \$7,448.44 Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2) 53 Total current monthly income. Enter the amount from Line 20. \$9,029.59 Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with 54 applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions 55 made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from \$914.76 retirement plans, as specified in § 362(b)(19).

\$7,448.44

\$8,363.20

\$666.39

Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.

Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and enter

Monthly Disposable Income under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.

56

57

58

the result.

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 41 of 54

D 43/1	ADDITIONAL	EVDENOE	01 41140
Part VI	ADDITIONAL	EXPENSE	CIAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

		Part VII: VERIFICATION
	I declare under penalty of perjury that the ir (If this is a joint case, both debtors must sign	nformation provided in this statement is true and correct.
60	Date: 03/26/2007	Signature: /s/ Gregory Durand Rogers (Debtor)
	Date: 03/26/2007	Signature: /s/ Lilleta Noranna Rogers (Joint Debtor, if any)

B201 (04/09/06)

Document Page 42 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Gregory Durand Rogers
Lilleta Noranna Rogers

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

Document Page 43 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 2

IN RE: Gregory Durand Rogers
Lilleta Noranna Rogers

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

Certificate of Compliance with § 542(b) of the Bankrupicy Code		
I, Steven A. Wade	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice	
required by § 342(b) of the Bankruptcy Code.		
/s/ Steven A. Wade		
Steven A. Wade, Attorney for Debtor(s)		
Bar No.: 06271068		
UAW Ford Legal Services Plan		
1579 Huntington Dr.		
Calumet City II 60409		

Phone: (708) 868-7520 Fax: (708) 868-7527

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Gregory Durand Rogers	X /s/ Gregory Durand Rogers	03/26/2007
Lilleta Noranna Rogers	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Lilleta Noranna Rogers	03/26/2007
Case No. (if known)	Signature of Joint Debtor (if any)	Date

Document Page 44 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Gregory Durand Rogers Lilleta Noranna Rogers

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	that compensation paid to me within	Fed. Bankr. P. 2016(b), I certify that I am the at one year before the filing of the petition in bank on behalf of the debtor(s) in contemplation of o	ruptcy, or agreed to be paid to me, for	
	For legal services, I have agreed to a	ccept:	\$0.00	
	Prior to the filing of this statement I ha	ave received:	\$0.00	
	Balance Due:		\$0.00	
The source of the compensation paid to me was:				
	☐ Debtor ☑	. •		
3.	The source of compensation to be pa	uid to me is:		
	☐ Debtor ☑			
4.	I have not agreed to share the a associates of my law firm.	pove-disclosed compensation with any other p	erson unless they are members and	
	☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.			
5.	a. Analysis of the debtor's financial s bankruptcy;b. Preparation and filing of any petition	I have agreed to render legal service for all as ituation, and rendering advice to the debtor in on, schedules, statements of affairs and plan we meeting of creditors and confirmation hearing	determining whether to file a petition in which may be required;	
6.	By agreement with the debtor(s), the	above-disclosed fee does not include the follow	wing services:	
		CERTIFICATION		
	representation of the debtor(s) in this	nplete statement of any agreement or arrangen bankruptcy proceeding.	nent for payment to me for	
	03/26/2007	/s/ Steven A. Wade		
	Date	Steven A. Wade UAW Ford Legal Services Plan 1579 Huntington Dr. Calumet City, II 60409 Phone: (708) 868-7520 / Fax: (7	Bar No. 06271068 708) 868-7527	
	/s/ Gregory Durand Rogers	/s/ Lilleta Noranna	a Pogore	
	Gregory Durand Rogers	Lilleta Noranna Rog		

Document Page 45 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Gregory Durand Rogers Lilleta Noranna Rogers CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	03/26/2007		/s/ Gregory Durand Rogers Gregory Durand Rogers
Date	03/26/2007	Oignataro _	/s/ Lilleta Noranna Rogers Lilleta Noranna Rogers

/s/ Steven A. Wade

Steven A. Wade 06271068 UAW Ford Legal Services Plan 1579 Huntington Dr. Calumet City, Il 60409 (708) 868-7520

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 46 of 54

American Express
PO Box 7863
Ft. Lauderdale, FL 33329-7863

AOL Visa PO Box 15298 Wilmington, DE 19850-5298

Aqua Illinois 1000 S. Schuyler Ave Kankakee, IL 60901-0152

Arrow Financial Services (Whitehall) 5996 W. Touhy Ave. Niles, IL 60714

Atlantic Credit & Finance c/o John P. Frye, P.C. PO Box 13665
Roanoke, VA 24036-3665

BP Amoco 689014 Des Moines, IA 50368-9014

CACH, LLC, formerly Providian c/o Pentagroup Financial, LLC 5959 Corporate Drive Ste 1400 Houston, TX 77036

Capital One PO Box 5155 Norcross, GA 30091

Citi Platinum Select Card Box 6000 The Lakes NV 89163-6000

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 47 of 54

Citibank c/o Bureau of Collection Recovery, Inc. 7575 Corporate Way Eden Prairie, MN 55344

Com Ed Bill Payment Center Chicago, IL 60668-0001

Discover
PO Box 15192
Wilmington DE 19850-5192

Ford Motor Credit PO Box 537901 Livonia MI 48153-7901

Freedman Anselmo Lindberg & Rappe 1807 West Diehl Road Ste 333 PO Box 3228 Naperville, IL 60566-7228

GC Services Limited 6330 Gulfton Houston, TX 77081

GE Money Bank PO Box 981064 El Paso, TX 79998-1064

GE Money Bank PO Box 530927 Atlanta, GA 30353-0927

Harris Bank
PO Box 94033
Palatine, IL 60094-4033

HFC 104 Town Center Road Matteson, IL 60443

Household c/o Arrow Financial 5996 W. Touhy Ave Niles, IL 60714

Macy's 111 Boulder Industrial Drive Bridgeton, MO 63044

Marshall Fields PO Box 406 Lorain, OH 44055

Marshall Fields PO Box 8274 Mason, OH 45040

MBNA America PO Box 15026 Wilmington DE 19850-5026

Messerli & Kramer 3033 CAmpus Drive Ste 250 Plymouth, Minnesota 55441

NCO Financial Systems, Inc. PO Box 61247 Dept 64 Virginia Beach, VA 23462

NCO Financial Systems, Inc. 1804 Washington Blvd Mailstop 450 Dept 03 Baltimore, MD 21230 Providian Bank c/o Pentagroup Financial 5959 Corporate Drive Ste 100 Houston, TX 77036

Sam's Club PO Box 981064 El Paso, TX 79998-1064

Shell Credit Card Center PO Box 689151
Des Moines, IA 50368-9151

Spiegel Charge FCNB Po Box 9204 Old Bethpage, NY 11804

Target National Bank PO Box 1581 Minneapolis, MN 55440-1581

TCF Bank 500 W. Joliet Rd Willowbrook, IL 60527

Union Plus PO Box 80027 Salinas, CA 93912-0027

US Bank Visa PO Box 6335 Fargo, ND 58125-6335

Value City Dept Store PO Box 17298 Baltimore, MD 21297-1298

Case 07-05316 Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Document Page 50 of 54

Wal Mart PO Box 981064 El Paso, TX 79998-1064

Washington Mutual c/o I.C. System 444 Highway 96 East Box 64887 St. Paul, MN 55164-0887

Wells Fargo Card Services, Inc. 17645 S. Torrence Lansing, Il 60438-4839

Official Form 1, Exhibit D (10/06)

Document Page 51 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of an debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services durin the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	g

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Case 07-05316

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Gregory Durand Rogers Case No. Lilleta Noranna Rogers (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
 □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Gregory Durand Rogers Gregory Durand Rogers
Date: 03/26/2007

Official Form 1, Exhibit D (10/06)

Document Page 53 of 54 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of an debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	g

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Doc 1 Filed 03/26/07 Entered 03/26/07 10:06:01 Desc Main Case 07-05316

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Gregory Durand Rogers Case No. Lilleta Noranna Rogers (if known)

Debtor(s)

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CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
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☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
 □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Lilleta Noranna Rogers Lilleta Noranna Rogers
Date: 03/26/2007